

Information to identify the case:

Debtor 1	<u>Crystal Burns</u>	Social Security number or ITIN	xxx-xx-9399
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 17-31382-VFP			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Crystal Burns

1/26/18

By the court: Vincent F. Papalia
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Crystal Burns
 Debtor

Case No. 17-31382-VFP
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 23

Date Rcvd: Jan 26, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 28, 2018.

db +Crystal Burns, 308 Hamilton Place Unit 23, Hackensack, NJ 07601-3679
 cr +Prospect Commons Condominium Association, 419 Essex Street, Hackensack, NJ 07601-1264
 cr +Wilmington Savings Fund Society, FSB, doing busine, Knuckles, Komosinski & Manfro, LLP,
 565 Taxter Road, Suite 590, Elmsford, NY 10523-2300
 517144227 +BMW Financial Services NA, LLC, AIS Portfolio Services, LP, P.O. Box 165028,
 Irving, TX 75016-5028
 517134582 +CAP1/SAKS, 3455 HIGHWAY 80 W, JACKSON, MS 39209-7202
 517134586 +Howard Leopold, LLC, Three University Plaza Suite 410, Hackensack, NJ 07601-6222
 517134588 +Knuckles, Komosinski & Elliott, LLP, 50 Tice Boulevard, Suite 183,
 Woodcliff Lake, NJ 07677-7681
 517134589 Law Offices of Douglas C. Anton, ESQ, 3 University Plaza Drive, Suite 207,
 Hackensack, NJ 07601
 517134590 +Leopold Law, LLC, Three University Plaza, Suite 410, Hackensack, NJ 07601-6222
 517134591 +Prosepect Commons Condominium Assoc, c/o H. F. Koval Property Mgmt, 419 Essex Street,
 Hackensack, NJ 07601-1264
 517134592 +Prospect Commons Condominium, C/O H. F. Koval Property Mgmt., 419 Essex Street,
 Hackensack, NJ 07601-1264
 517134597 +Wingspan Portfolio Advisors, C/O TAAC NHF Holdings, LLC, Attn: Weltman Winberg & Reis,
 525 Vine Street Suite 800, Cincinnati, OH 45202-3171
 517134598 +Zucker, Goldberg, & Ackerman, LLC, 200 Sheffield Street, Suite 301,
 Mountainside, NJ 07092-2315

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Jan 26 2018 23:34:16 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jan 26 2018 23:34:13 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 517134581 EDI: BMW.COM Jan 26 2018 23:03:00 BMW FINANCIAL SERVICES, 5515 PARKCENTER CIR,
 DUBLIN, OH 43017
 517134583 +EDI: WFNNB.COM Jan 26 2018 23:03:00 COMENITYCAPITAL/LEXUS, PO BOX 182120,
 COLUMBUS, OH 43218-2120
 517134584 +EDI: RCSFNBMARIN.COM Jan 26 2018 23:03:00 CREDIT ONE BANK NA, PO BOX 98875,
 LAS VEGAS, NV 89193-8875
 517134585 +E-mail/Text: hannlegal@hannfinancial.com Jan 26 2018 23:33:50 HANN FINANCIAL SERVICE,
 1 CENTRE DR, JAMESBURG, NJ 08831-1564
 517134587 EDI: IRS.COM Jan 26 2018 23:03:00 Internal Revenue Services, Special Processing Branch,
 PO Box 724, Springfield, NJ 07081
 517134593 +E-mail/Text: bkteam@selenefinance.com Jan 26 2018 23:33:37 Selene Finance,
 9990 Richmod Avenue, Suite 400 South, Houston, TX 77042-4546
 517134594 EDI: TFSR.COM Jan 26 2018 23:03:00 TOYOTA MOTOR CREDIT CO, 4 GATEHALL DR STE 350,
 PARSIPPANY, NJ 07054
 517134596 EDI: WFFC.COM Jan 26 2018 23:03:00 WELLS FARGO HM MORTGAG, 8480 STAGECOACH CIR,
 FREDERICK, MD 21701

TOTAL: 10

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr AIS Portfolio Services, LP, Attn: BMW Financial Services NA, LLC
 517207575 Prospect Commons Condominium Association
 517134595* ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
 (address filed with court: TOYOTA MOTOR CREDIT CO, 4 GATEHALL DR STE 350,
 PARSIPPANY, NJ 07054)

TOTALS: 2, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 28, 2018

Signature: /s/Joseph Speetjens

District/off: 0312-2

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 23

Date Rcvd: Jan 26, 2018

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 26, 2018 at the address(es) listed below:

Howard B. Leopold on behalf of Creditor Prospect Commons Condominium Association
howard@goodmanleopoldlaw.com
Karen B. Olson on behalf of Creditor Wilmington Savings Fund Society, FSB, doing business as
Christiana Trust, not in its individual capacity, but solely as trustee for BCAT 2015-13ATT
kbo@kkmllp.com, nmm@kkmllp.com
Rebecca Ann Solarz on behalf of Creditor Toyota Motor Credit Corporation
rsolarz@kmlawgroup.com
Russell L. Low on behalf of Debtor Crystal Burns rbear611@aol.com,
ecf@lowbankruptcy.com;r57808@notify.bestcase.com
Steven P. Kartzman kartztee@optonline.net,
jzapata@msklaw.net;njl6@ecfcbis.com;jloewenstein@msklaw.net
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6